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U.S. DISTRICT COURT
N.D. OF ALABAMA

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ENTERED

AUG - 6 1999

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION

UNITED STATES OF AMERICA,)

Plaintiff,)

v.)

CIVIL ACTION NO. 99-H-1695-S

KALVINIA R. RANCHER)

SSN: 422-96-7497)

Defendant.)

FINDINGS AND CONCLUSIONS

This cause coming on to be heard on the written motion of Plaintiff, supported by affidavit, for Judgment by Default in favor of Plaintiff and against Defendant pursuant to Rule 55, Federal Rules of Civil Procedure, the Court makes the following findings and conclusions:

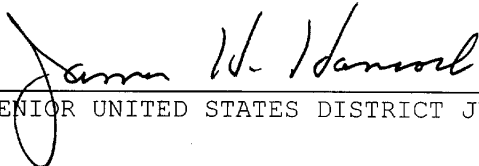
1. The Summons and Complaint were served upon Defendant on July 6, 1999; Defendant has failed to appear, plead, or otherwise defend.

2. Defendant is not an infant or incompetent person, nor has Defendant been in the military service of the United States since the filing of this suit or for a period of six months prior to such filing.

3. Defendant is indebted to Plaintiff in the principal sum of \$2,080.04, costs of \$60.46, court costs of \$150.00 pursuant to 28 U.S.C. § 2412(a) (2), interest of \$1,115.22 through August 3, 1999, at the rate of 8% per annum until date of judgment, plus interest from the date of judgment at the prevailing legal rate per annum.

4. Plaintiff is due to recover from Defendant the total sum of \$3,405.72, plus interest from August 3, 1999, until date of judgment at the rate of 8 percent per annum and interest thereafter at the prevailing legal rate per annum until paid in full. A judgment will enter accordingly.

Done this the 6th day of AUGUST, 1999.



SENIOR UNITED STATES DISTRICT JUDGE